COMMANDERS DIGEST

Veterans' Benefits

APRIL 5, 1973

Part 1– Home Buying, Insurance, Education

TABLE of BENEFITS

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Veterans Administration Programs Expand

Veterans Administration programs, which saw substantial growth during 1972, will continue to expand during 1973 to meet the needs of 29 million veterans, their families and survivors.

That was the judgment of Administrator Donald E. Johnson, head of the Veterans Administration (VA), in a news conference taking a look at the future during the first week of 1973.

The magnitude of the VA's program was pointed out by Mr. Johnson when he said that "this spring the number of living veterans will pass the 29 million mark. With their families and the survivors of deceased veterans, nearly 100 million Americans are now potentially eligible for VA benefits and services."

With the efforts of the Veterans Administration divided into five principal areas—Government life insurance, VA guaranteed home loans, G. I. Bill education and training, disability and death compensation and pension payments, and VA hospital and medical care—the Administrator said that the VA had been given a record high appropriations total of nearly $12 billion to fund the programs for this fiscal year.

This makes the VA's Fiscal 1973 budget the highest for the agency in the history of the Nation and marks the fourth consecutive record year. Mr. Johnson pointed out that about 74 percent of the VA's budget goes for direct benefits, 22 percent for medical care, 1.4 percent for hospital construction, and 2.6 percent for general operating expenses.

Insurance Dividend

For veterans, the Administrator announced that the 1973 G. I. insurance dividend to be paid by the VA to 4 million veterans will be an all-time high of $297 million. Of the $297 million, $276 million will be paid to the 3,854,000 holders of World War II National Service Life Insurance policies, and $21 million will be paid to just over 147,000 holders of World War I U.S. Government Life Insurance policies.

All members of the Uniformed Services, including cadets and midshipmen of the four Service Academies, are automatically insured for $15,000 under Servicemen's Group Life Insurance, unless they elect, in writing, for a lesser amount or no coverage. A veteran can convert the active-duty group coverage to an individual policy with any participating company licensed to do business in the veteran's State, and at standard premium rates, irrespective of physical condition, within 120 days following the date of separation from service. However, if the veteran is totally disabled at separation, he or she has one year or until the disability ceases to be total in degree, whichever occurs first, in which to convert to an individual policy. No additional premiums are required for either post-separation period.

Loans For Homes

The Administrator went on to point out that "the most noteworthy development in the VA's home loan guaranty program in 1972 was the guaranteeing of the 8 millionth G.I. home loan. That loan brought the total amount of loans guaranteed by the VA since 1944 to over $93 billion.

During 1972 the Veterans Administration guaranteed nearly 360,000 loans, or about "30 percent more than in 1971." Mr. Johnson said.

He added that "one thing more needs to be said about the G.I. home loan program. America's veterans have been, and are continuing to be, good credit risks. Almost one-half (3.9 million) of the 8 million VA guaranteed home loans have already been repaid in full. . . ."

Education And Training

Mr. Johnson went on to say during his first press conference of the year that the "easiest and most satisfying prediction that I could make . . . would be to forecast . . . the continued growth in 1973 of the Vietnam G.I. Bill education and training program."

For Fiscal 1973, the Veteran Administration's budget was $2.6 billion for education, training and readjustment benefits. The budget was based on a Vietnam G.I. Bill record high total of more than 2,000,000 trainees, an increase, Mr. Johnson said, of more than 100,000 over the past fiscal year's record enrollment.

On October 24, 1972, Public Law 92-540 was signed into law. This made a 26 percent rate increase in institutional education allowances and a 48 percent increase in on-the-job-training allowances retroactive to October 1972, and to September 1972, for veterans in training as of that date. The new law also provided for the prepayment of allowances at the beginning rather than at the end of the training month, giving veterans—and members of the Armed Forces using their G.I. Bill while on active duty—money to pay bills when they become due at the start of each month.

Mr. Johnson pointed out that a single veteran taking full-time training will receive $220 a month under the new law. This compares with $175 paid earlier. The Administrator added that, for veterans taking apprenticeship or on-the-job-training, the increase was 48 percent, giving single veterans $160 a month in VA benefits in addition to the training wages from their employers.

More than 3.7 million trainees have taken advantage of the Vietnam G.I. Bill, which included 700,000 men and women enrolled during 1972.

Vietnam veterans are ahead of both the World War II and Korean veterans in terms of school and college participation, the Administrator said. After 78 months of all three programs, the rate of participation in schools and colleges was 39.7 percent of eligible Vietnam veterans, compared to 35.5 percent for the Korean program and 34 percent for the World War II program.

The Veterans Administration chief said that 18 months ago the VA launched a massive national campaign in conjunction with the Jobs For Veterans program to find or help create on-the-job-training slots and new training programs for Vietnam veterans. In that period, 113,000 training slots were created and 56,000 training programs launched in plants and firms throughout the Nation. VA representatives went personally to see the

SWEARING IN—Donald E. Johnson (second from left), was sworn in as Administrator of Veterans Affairs on June 23, 1969. From left are: Mrs. Johnson; Administrator Johnson; Minard Thomas, Mayor of West Branch, Iowa (Mr. Johnson's home); Deputy Administrator Fred B. Rhodes; and Whitney Gillilland, Civil Aeronautics Board Member and former Iowa District Judge, who administered the oath of office. The ceremony was held at the Veterans Administration Central Office in Washington, D.C. (VA Photo)

heads of some 146,000 business and industrial establishments to make the program the success it is, Mr. Johnson said.

Compensation And Pension

The biggest single item in the current budget is nearly $6.5 billion earmarked for disability and death compensation and pension benefits to some five million veterans and survivors of deceased veterans.

A law which went on the books in August 1972 granted 2.2 million veterans with Service-connected disabilities a 10 percent increase in their monthly VA compensation checks. Non-Service-connected disability and death pensions were increased in January 1972, as were dependency and indemnity compensation benefits for widows and children and benefits paid to parents of Servicemen who died because of Service-connected disabilities.

Hospital And Medical Care

The sum of $2.7 billion has been earmarked for VA hospital and medical care for Fiscal 1973, up $320 million from the previous year. The VA Administrator estimated that one million veteran-patients will be cared for by the VA's various medical programs during 1973 and that 11 million outpatient visits will be logged at the various treatment centers.

One recent development has been the establishment of Drug Dependence Treatment Centers at 44 locations for veterans. The specialized units were put into operation in a little more than a year to meet the threat of drug addiction.

"And," he added, "in the Veteran Administration's 168 hospitals, some 62,000 medical and paramedical men and women will be given training in more than 60 professional and technical fields."

A Directory

VA Benefits For Active Duty Personnel

There are a number of benefits administered by the Veterans Administration which are available to members of the Armed Forces during the time they are on active duty, as well as later in life after they have been discharged or separated from active duty.

They include—

- **Automobiles, Conveyances:** Payment by the VA of an amount not to exceed $2,800 toward the purchase price of an automobile or other conveyance for Servicemen and women on active duty—as well as veterans of World War II and the Korean Conflict—suffering from Service-connected loss, or permanent loss of use, of one or both hands or feet or permanent impairment of vision. The VA also provides adaptive equipment necessary to meet licensing requirements and to insure safe operation of the vehicle, and repairs, replaces or re-installs such equipment.
- **G.I. Bill Educational Training:** Payments made to Servicemen and women serving on active duty for more than 180 days. (See story on page 6.)
- **Loans For Homes And Farms:** Service members with more than 180 days of active duty are eligible for a VA-guaranteed loan to purchase, build, remodel, or refinance a home. (For full details see story on page 4.)
- **Servicemen's Group Life Insurance:** A $15,000 group term life insurance coverage is automatically issued on every member of the Armed Forces unless a lesser amount or no coverage at all is requested in writing. The policy may be converted to an individual policy at time of separation or discharge. (For full details see page 5.)
- **Dependency and Indemnity Compensation (DIC):** These VA payments are authorized for widows, unmarried children, and certain parents of Servicemen and women or veterans who have died from a Service-connected disease or injury.

For Active Force, Veterans

GI Home Loans Spelled Out

Owning a home, instead of paying rent, is the dream of most families.

For Servicemen and women, for the spouses of certain Service personnel, and for veterans and their dependents, home ownership is possible with the assistance of the Veterans Administration.

More than 8 million men and women eligible for this benefit have contracted to purchase homes under the G.I. Loan program of the VA. Mortgages guaranteed or insured by the VA for these homes total more than $93 billion.

Servicemen and women are eligible while on active duty, if they have served at least 181 days of active duty without a break and can meet all the requirements of the lending agency. Spouses of Service personnel on active duty who are officially listed as missing in action or prisoners of war for more than 90 days are also eligible for G.I. loans to purchase a home. However, that entitlement ends—if not used—upon receipt of official notice that the member is no longer missing or captured.

For veterans, eligibility is as follows—

- **World War II:** Service between September 16, 1940, and July 26, 1947; discharge or separation under other than dishonorable conditions; at least 90 days' total service unless discharged earlier for a Service-connected disability.
- **Korean Conflict:** Active duty between June 27, 1950, and February 1, 1955; discharged or separated under other than dishonorable conditions; at least 90 days' total service unless discharged earlier for a Service-connected disability.
- **Post-Korean and Vietnam-Era Eligibility:** Active duty for 181 days or more, any part of which occurred after January 31, 1955; discharge or release under conditions other than dishonorable, or discharge or release from active duty for a Service-connected disability.

In addition, unmarried widows or widowers of veterans and active duty Service personnel who served in World War II, the Korean Conflict, or the post-Korean period (including the Vietnam Era) and who died as a result of Service-connected disabilities are also eligible for a G.I. loan to purchase a home.

The loan guaranteed by the VA may be used to buy, build, or improve a residence; to buy a farm, farmland, stock, feed, seed, machinery, and supplies; or to buy a business or expand a business venture already underway. Post-Korean Conflict and Vietnam Era veterans and men and women still on active duty are not eligible for business loans or insured loans unless at the time of applying they had a previous entitlement based on World War II or Korean Conflict service.

The VA also guarantees loans for the purchase of mobile homes for veterans and members of the Armed Forces with full loan entitlement. The loans may be used to buy a mobile home unit (with or without a lot) and for site improvement, with a maximum loan amount of $10,000 on the mobile home unit and a maximum loan of $17,500 for a mobile home and developed lot. Once mobile home loans are paid in full, veterans may then use their entitlement to purchase a conventionally constructed home. GI loan benefits may also be used for obtaining refinancing loans or loans to purchase one-family units in condominiums.

Eligible individuals make their own arrangements for loans through the usual lending channels. The lender, making a loan for the purchase of homes (except mobile homes), farm homes, condominium units, or for the refinancing of an existing mortgage loan, is guaranteed by the Veterans Administration against loss up to 60 percent of the loan, with a maximum guarantee of $12,500. On mobile home loans, the amount of the guarantee is 30 percent of the loan.

On other loans, the VA guarantees the lender against loss up to 50 percent of the loan, or $4,000, whichever is greater, on real estate, and up to $2,000 on non-real estate loans. A VA direct loan may be available in certain areas to purchase or construct a home, purchase a farm on which there is a farm residence, construct a farm residence on land owned by the veteran, repair, alter, or improve a dwelling or farmhouse or refinance an existing loan on a home owned by the veteran. The maximum loan amount generally is $21,000.

Protection And Liability

For Servicemen and women and veterans, the VA program protects the borrower in several ways, such as—

- Homes completed less than a year before being purchased with G.I. financing must meet or exceed VA construction and acceptability requirements;
- Suspension by the VA from participation in the loan program of those who take unfair advantage of the borrower or discriminate in the sale or loan because of race, creed, color, or national origin;
- Provision, on a new home, by the builder of a one-year warranty that the house conforms to VA standards; and
- Payment, or other compensation—in some cases by the VA—for the correction of serious structural defects which develop in newly constructed homes within four years from the time the home loan is guaranteed or made.

On a loan guaranteed or made by the VA to purchase or construct a residence, the veteran-borrower must certify—both when applying for a loan and at closing—that he or she intends to occupy the property as a personal residence. The VA guaranty protects the lender against loss; but, if the lender takes a loss because of nonpayment of the mortgage, the VA must pay the guaranty to the lender, and in turn the amount paid by the VA must be repaid by the veteran-borrower.

In the case of the sale of a house guaranteed under the VA program, the borrower should seek to be released from liability. The original borrower may be released from liability provided the loan is current and the purchaser has obligated himself by contract to purchase the property to assume the veteran's liabilities, and the VA is satisfied that the purchaser is a satisfactory credit risk.

However, release from liability does not mean automatic reinstatement of the original veteran-borrower's VA entitlement. The VA may reinstate the borrower's entitlement to another VA-guaranteed home loan, if the property was disposed of for a compelling reason, such as change of job location, and the prior loan has been paid in full or the VA has been relieved of liability on the guaranty.

Wheelchair Homes

For certain disabled veterans, the Veterans Administration may provide a grant of up to $17,500 to pay part of the cost of building, buying, or remodeling a home especially adapted to the requirements of their disability.

To qualify for this grant, individuals must have a Service-connected disability which entitles them to compensation for permanent and total disability due to:

- The loss, or loss of use, of both lower extremities;
- Blindness in both eyes plus loss, or loss of use, of one lower extremity; or
- Loss, or loss of use, of one lower extremity together with such organic disease or injury which affects balance and makes it necessary to use a wheelchair to get around.

SGLI Insurance

A Service Benefit Carrying Over To Civilian Life

Every man and woman in the Armed Forces is automatically insured for $15,000 at time of entry on active duty for a premium of only $2.55 a month, unless he or she elects to have a lesser amount of coverage, or no coverage at all. Such requests must be made in writing.

This insurance program, the Servicemen's Group Life Insurance (SGLI), is another benefit handled by the Veterans Administration for members of the Armed Forces.

SGLI is a benefit which is invaluable during an active duty career and one which can be carried over into civilian life or military retirement by converting the SGLI coverage to an individual policy. The conversion to an individual policy may be made with one of the participating insurance companies licensed to do business in the veteran's or retiree's State. The conversion will be done regardless of the health of the individual and at standard premium rates.

STATUS OF LIFE INSURANCE PROGRAMS

Program	Beginning Date	Ending Date For New Issues	Policy Letter Prefix
U.S. Government (USGLI)	May 1919	24 Apr 1951	K
National Service (NSLI)	8 Oct 1940	24 Apr 1951	V, H
Veterans Special (VSLI)	25 Apr 1951	31 Dec 1956	RS, W
Service Disabled (SDVI)	25 Apr 1951	Still Open	RH
Veterans Reopened (VRI)	1 May 1956	2 May 1966	J, JR, JS
Servicemen's Group (SGLI)	29 Sep 1965	Still Open	—
Veterans Mortgage (VMLI)	11 Aug 1971	Still Open	—

Members of the Armed Forces are covered throughout their active duty and for the first 120 days following separation from their Service.

There is no additional premium for the coverage maintained during the 120-day period—a period which gives the ex-Serviceman or woman ample time to convert the SGLI coverage to an individual policy with a participating company.

Members who are totally disabled at separation may retain SGLI coverage for up to one year, or until the disability ceases to be total, whichever occurs first, with no additional premium cost during that period.

Other Insurance Programs

The Government has been issuing life insurance coverage for members of the Armed Forces since World War I, and many of the policies of the earlier periods are still maintained by veterans and older members of the Armed Forces still on active duty.

A man or woman separated from the Armed Forces on or after April 25, 1951, with a Service-connected disability but who is otherwise in good health is eligible for the Service-Disabled Veterans Insurance (RH). Application may be made to the Veterans Administration for the special nonparticipating National Service Life Insurance within one year after the date the VA notifies the veteran that his or her disability has been rated as Service-connected.

A special type of group mortgage life insurance was established on August 11, 1971, to aid veterans—primarily paraplegics—who receive a specially adapted housing grant. The law provides for a maximum of $30,000 insurance to cover the mortgage for such individuals, with the premiums automatically deducted from VA benefit payments. Veterans may pay the premiums directly, if they do not draw compensation.

Information on any of the VA insurance programs may be obtained from any VA office.

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Veterans Administration Education Program

More than 14 million Americans—men and women who have served or are serving in the Armed Forces—have taken advantage of the education and training benefits available through the Veterans Administration.

For many men and women on active duty today, VA payments permit off-duty study at colleges and universities, better preparing them for their Service assignments and for civilian employment at the end of a career in the military.

Educational Benefits

Servicemen and women, currently serving on active duty for more than 180 days, are eligible to use their VA benefits for educational training while on active duty in addition to veterans who served and who received an honorable or general discharge from the Armed Forces, or who were discharged for a Service-connected disability.

The minimum 181 days of required active duty does not include any period in which the individual was assigned full-time by the Armed Forces to a civilian institution for a course substantially the same as a course offered to civilians, or any period served as a cadet or midshipman at a Service Academy, or periods of active duty for training in an enlistment in the Army or Air National Guard or as a Reservist for service in the Army, Air Force, Navy, Marine Corps or Coast Guard Reserve. Also excluded are six-month enlistees under the Reserve program authorized by Public Law 305, 84th Congress.

Individuals eligible for such VA education benefits have a basic entitlement of 1½ months—or the equivalent in part-time training—for each month or fraction thereof for service after January 31, 1955. However, the basic entitlement cannot exceed 36 months. The aggregate period of time for which an individual may receive educational assistance under two or more laws administered by the VA is 48 months.

For individuals released from active duty after January 31, 1955, the period of eligibility is 8 years after release or until May 31, 1974, whichever is later. Men and women taking advantage of the benefit must start their courses in time to finish within 8 years from their date of separation from the Armed Forces.

For Service personnel, there is an additional educational benefit administered by the VA. This is the Predischarge Education Program (PREP), which is available to men and women with at least 181 days of active duty. These individuals may pursue—without loss of basic entitlement—courses required for a high school diploma or any deficiency or refresher courses required to take part in an appropriate program of education or training. Installation education offices have complete information and forms available.

In addition, Servicemen and women in post-secondary (above high school) training at educational institutions on a half-time or more basis, who need tutorial assistance, may qualify for tutorial payments not to exceed $50 a month, for a maximum amount of $450, with no charge against basic entitlement. This benefit is also available to eligible veterans.

Service personnel and veterans who use their VA educational training benefit may select any field of study. Courses may be pursued at any public or private school, college or university (including a teachers college), business school, and professional, scientific and technical institutions, provided such courses have been approved for veterans by the appropriate State approving agency.

In addition, educational programs outside of the United States may be fol-

MONTHLY G.I. BILL RATES

	No Dep.	One Dep.	Two Deps.	Each Add. Dep.
Full-Time	$220	$261	$298	$18
Three-Quarter	165	196	224	14
Half-Time	110	131	149	9
Cooperative	177	208	236	14
Apprenticeship/OJT				
1st 6 months	160	179	196	8
2nd 6 months	120	139	156	8
3rd 6 months	80	99	116	8
4th 6 months	40	59	76	8
Farm Cooperative				
Full-Time	177	208	236	14
Three-quarter	133	156	177	11
Half-Time	89	104	118	7
Active Duty: Less than half-time	**Tuition cost not to exceed full-time rate of $220**			
Correspondence and Flight	**90 percent of school charges. Monthly entitlement charge—$220**			

VA COUNSELORS form a very important part of the Jobs for Veterans staff offices, manned throughout the United States, to locate jobs for returning Vietnam veterans. The VA counselors work with members of the Department of Labor, Department of Defense and private businesses. (VA Photo)

lowed at institutions of higher learning which have programs approved by the VA.

Training Programs

Through the far-reaching Veterans Administration program, there are also several other types of training available to veterans.

Under the **Cooperative Program,** formal education in classes is combined with training in a business or industrial establishment.

Would-be farmers may take part in the **Farm Cooperative Training Program,** in which an eligible veteran is enrolled in an educational institution while at the same time, is engaged in agricultural employment related to the courses.

The VA also pays for **Apprenticeship** or **On-The-Job-Training** programs follower by veterans, if the program has been approved by the State approving agency. For this type of training, the employer must pay the veteran-trainee at least one-half of the wages paid for a specific job, with the wages increased on a regular schedule until the veteran is receiving 85 percent of the wages for that job by at least the last full month of training. For the OJT program, the training period cannot exceed 2 years; a time limitation does not apply to apprenticeship training.

Flight Training also is available for eligible veterans, if the course is accepted as necessary for the veteran to reach a vocational objective in the field of aviation, or where it is recognized as a part of another vocation. To be eligible, the veteran must possess a valid private pilot's license and meet the medical requirements necessary for a commercial pilot's license.

For **Farm Cooperative, Apprentice** or **On-The-Job Training,** or **Flight Training,** eligibility ceases 8 years from the date of last separation from active duty after January 31, 1955, or on August 30, 1975, whichever is later.

Veterans who must pass the General Educational Development test or complete high school training in order to qualify for higher education may receive an educational assistance allowance without a charge against the basic entitlement period.

For Servicemen and women, the educational allowance is not payable if the educational program is paid for by the Armed Forces.

Other Educational Programs

The Veterans Administration's education programs carry over to certain dependents and survivors of veterans and to the wives and children of Servicemen missing in action, captured in line of duty, or forcibly detained or interned in line of duty by a foreign power for more than 90 days.

Generally, the widows or widowers of deceased veterans, spouses of permanently and totally disabled living veterans, and children of either between 18 and 26 years of age, are eligible when the death or permanent and total disability of the veteran was the result of service in the Armed Forces.

This educational program offers up to 36 months of schooling in vocational, business, and professional schools, colleges, and establishments providing apprentice or other training-on-the-job. Generally, the period of eligibility for this benefit goes to November 30, 1976, or 8 years from the date that the veteran was first found to have a Service-connected total disability or from the date of death, whichever is later. For the eligible wives of Servicemen, eligibility extends to December 24, 1978, or 8 years from the date the spouse was listed as missing, captured, detained, or interned, whichever is later. For eligible children such educational assistance generally ends on the child's 26th birthday.

Under this program, the following rates will be paid by the VA:

- Full-time: $220
- Three-quarter time: $165
- Half-time: $110
- Less than half-time: limited to tuition cost, not to exceed $110
- Full-time cooperative program: $177 a month.

What Are The VA Benefits?

Since every man and woman serving or who has served on activity duty is eligible for some of the benefits administered by the VA, a review of the various programs will be invaluable in planning for the future.

A CONCISE GUIDE TO MAJOR VETERANS BENEFITS

After Separation From Service, Veterans Have:	To Apply For:	From:
Eight Years	**EDUCATION: The VA will pay eligible veterans while they complete high school, attend college, or learn a trade (on-the-job training or in an apprenticeship program). Maximum entitlement is 36 months; the course must be started in time to finish before the eight-year time limit.** *This VA benefit can be used while on active duty;* **education offices have full details.**	Any VA office
No Time Limit	**HOME LOANS: The VA will guarantee a loan for eligible veterans to purchase a home, farm, mobile home or condominium.** *This VA benefit can be used while on active duty.*	Any VA office
No Time Limit	**DISABILITY COMPENSATION: The VA pays compensation for disabilities incurred in or aggravated by military service. Payments are made from date of separation if claim is filed within 1 year.**	Any VA office
No Time Limit	**MEDICAL CARE: The VA provides complete hospital care covering the full range of medical services. Outpatient treatment is available for all Service-connected conditions, for any condition of a veteran totally and permanently disabled from a Service-connected condition, and for any condition of a veteran receiving increased compensation or pension for aid and attendance or by reason of being permanently housebound. Drug treatment is available for veterans in need of help for drug dependence.**	Any VA office
One Year	**DENTAL TREATMENT: The VA provides dental care for Service-incurred conditions. The time limit does not apply for veterans with dental disabilities resulting from combat wounds or Service injuries or to former prisoners of war with Service-connected noncompensable dental conditions.**	Any VA office
One Year (from date of notice of VA disability rating)	**GI INSURANCE: Low-cost life insurance (up to $10,000) is available for veterans with Service-connected disabilities. Veterans who are totally disabled may apply for a waiver of premiums on these policies.**	Any VA office
120 days (or up to 1 year if totally disabled)	**SERVICEMEN'S GROUP LIFE INSURANCE: SGLI may be converted to an individual policy with a participating insurance company.**	Any participating life insurance company licensed to do business in the veteran's State.
No Time Limit	**EMPLOYMENT: Assistance is available in finding employment in private industry, in Federal service, and in local government.**	Local, State Employment Service; U.S. Civil Service Commission; aid from VA office
Limited Time (varies)	**UNEMPLOYMENT COMPENSATION: Amounts of benefit and payment periods vary among the States; apply immediately after separation.**	State Employment Service
90 days	**REEMPLOYMENT: Veterans should apply to their former employer for employment.**	Employer
No Time Limit	**CLOTHING ALLOWANCE: $150 per year to any veteran who, because of a compensable disability, wears or uses a prosthetic appliance which tends to wear out or tear his or her clothing.**	Any VA office

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